



Date:

Subject: **Full Discharge of Debt Based on Lawful Tender of Settlement in all jurisdictions affected by redlining, et al**

Dear Creditor or Legal Department,

This official notice confirms that the outstanding balance of the following account has been settled in full pursuant to a lawful Tender of Settlement issued by the State of Loc Nation Global Public Benefit Trust and executed under the authority of the Treasury Offset Officer of the Loc Nation Dollar (LND) System, referencing

Under the protections extended to descendants of freedmen by the **Freedman's Bureau Act of 1865 and 1866**, as codified in the Reconstruction Acts, I retain the right to author and issue sovereign instruments for debt settlement, community infrastructure, and economic repair without interference from former oppressive jurisdictions. As well as the SOLN Restitution Act (DC 1:24 cv 00479 RC

UCC §3-603 – Tender of Payment

UCC §1-308 – Reservation of Rights

United Nations Resolutions on Economic Sovereignty and Reparations

Fair Debt Collection Practices Act (FDCPA)

DC 1:24 cv 00479 RC and Dc appeals 24-5463

UCC § 3-604 – "Discharge by cancellation or renunciation"

UCC § 1-201(b)(3) – "Agreement means the bargain of the parties in fact"

31 U.S.C. § 3123 – Obligation of the U.S. Government to honor public debt

All debts, including any derived from discriminatory lending practices or redlined credit scoring, are settled via lawful tender as defined under UCC § 3-603 and 3-604. The issuing entity is fully bonded under international charter (ISO 4217 and IMF compliant)

Pursuant to 42 U.S.C. § 1981, my right to construct, execute, and enforce lawful tenders, offsets, and discharges of debt is equivalent to any other citizen's rights to contract and self-direct financial remedies.

This settlement and financial tender are also protected as an expression of liberty and freedom from involuntary servitude, secured under the **13th Amendment**, and as an expression of my due process rights under the **14th Amendment**.

As authorized by the common law of contracts and equity, as well as sovereign trust doctrine, I have lawfully issued a Tender of Settlement. This instrument is self-authenticating and supported by binding international and historical authority as a successor to Freedmen jurisdiction

This lawful discharge is issued under authority granted through the **Freedman's Bureau Act, Civil Rights Act of 1866 (42 U.S.C. § 1981)**, and the **13th and 14th Amendments**, which collectively affirm the lawful right of freed persons and their descendants to issue binding instruments, contracts, and remedies of debt, commerce, and reparation. Under these enduring rights, I, as Trustee and Offset Officer, have written and issued this tender pursuant to all lawful jurisdiction recognized by national and international law



Account Discharged:

STATE OF LOC NATION GLOBAL PUBLIC BENEFIT CORPORATION LEI# 984500AFF75RB77E9551

* Debtor Name: Rev Dr Christina L. Clement, TE and all others affected by redlining.

* Account/Lender: *SEE ATTACHED LEDGER*

* Loan or Account Number:

* Original Balance: USD \$ LND \$

* Date of Settlement:

* Settlement Instrument: Tender No. 1 LND = \$750 USD valuation

* Offset Code: UCC Reference 044-2025-002376 Certification date 4/21/2025 Authentication Code: YDMPL-3PT34-4G9C

Payoff Amount: USD \$ *19,999.00* LND\$

Summary:

This account has been settled in full.

No further balance is owed.

A Certificate of Acceptance and Tender of Settlement has been filed and entered into the public record.

This notice serves as your formal record of discharge.

If your office requires verification or acknowledgement of the debt discharge, please direct all communications to the issuing body or the legal office of the State of Loc Nation GPB Trust, referencing this letter.

Refunds for excess or invalid payments made after the settlement date are expected in accordance with standard reconciliation procedures.

Notice to Credit Bureaus, Servicers, and Affiliates:

You are required to update this account status to "PAID IN FULL – SETTLED" and report no outstanding balance or default associated with this account in accordance with:

* FCRA (15 U.S.C. § 1681)

* FACT Act

* Federal Reserve Collection Guidelines

Pursuant to the right to full disclosure under 15 U.S.C. § 1692g(a), I hereby request a full and itemized statement of the total amount allegedly owed, including interest, fees, and principal breakdown for all open or charged-off accounts. This will be used to confirm entries on the internal sovereign ledger of the State of Loc Nation GPB Trust.

If no rebuttal or lawful objection is received within 10 business days, acceptance and closure are affirmed under UCC §1-201 and UCC §3-603(b).

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Failure to rebut or provide lawful objection within 10 business days constitutes acceptance under UCC § 1-201(3), 1-202(d) and the common law principle of **estoppel by acquiescence**.

- **Restatement (Second) of Contracts § 69** – “Silence as Acceptance”
- **Federal Rules of Civil Procedure, Rule 8(b)(6)** – “An allegation...is admitted if a responsive pleading is required and the allegation is not denied
- **12 CFR § 1002.4** – Equal Credit Opportunity Act (Regulation B)
- **42 U.S.C. § 3601** – Fair Housing Act (barring redlining practices)
- **HR 40 & S 40** (Restitution Legislation)

Kindly provide a certified statement of account showing a zero balance or any discrepancies within 10 business days, so I may verify this against the Internal Sovereign Ledger of Loc Nation GPB Trust, as required for proper recordation

Noncompliance may be reported to the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), and the Office of the Comptroller of the Currency (OCC) as an act of non-disclosure and obstruction of lawful settlement.

Sincerely,

Rev Dr Christina Clement, TE
Treasury Offset Officer
State of Loc Nation GPB Trust

info@stateoflocnation.com

<https://stateoflocnation.com/usblack-code-house-gov>

Thank you for your attention to this matter.

Rev. Dr. Christina Clement,
State of Loc Nation Global Public Benefit Corporation
LEI:
8 The Green, Suite A
Dover, DE 19901
678-780-5557

Rule 5 (c) Signing. A filing made through a person's electronic –filing account and authorized by that person, together with that person's name on a signature block, constitutes the person's signature.

CERTIFICATE OF SERVICE

I hereby certify that on 06/01/25, I electronically emailed/ mailed the foregoing with *Navy Federal Credit Union Mail Portal.*

This lawful discharge is issued under authority granted through the **Freedman's Bureau Act, Civil Rights Act of 1866 (42 U.S.C. § 1981)**, and the **13th and 14th Amendments**, which collectively affirm the lawful right of freed persons and their descendants to issue binding instruments, contracts, and remedies of debt, commerce, and reparation. Under these enduring rights, I, as Trustee and Offset Officer, have written and issued this tender pursuant to all lawful jurisdiction recognized by national and international law



“CHRISTINA CLEMENT

Enclosures:

Supporting Documents; Certified DC docket sheet, ISO 4217 license; Proof of delivery to US Treasury; UCC Certification sheet; LND charter (Doc 71/70); Affidavit of ministerial filing.

Cc: inquiries@un.org; au-pap@africa-union.org;

Navy FCU 060125-101 LEDGER

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NavyFCU 060125-101

FULL SETTLEMENT			TOTAL AMOUNT TO BE							
TENDER DATE	DUE BY	TENDER #	VENDOR	VEDNOR MAIL ADDRESS	CONTACT	ACCOUNT	SETTLED	ACCT OPEN DATE	TOTAL PAYOFF	
6//2025	6/12/2025	EXPERIAN060125-100	DISCOVERY Card	PO BOX 30939 SALT LAKE CITY UT 84130	800 347 2683	601101xxxx	\$ 2,858.00	Sunday, May 2, 2021	\$ 2,858.00	
6//2025	6/12/2025	EXPERIAN060125-100	CREDIT ACCEPTANCE CORP	PO BOX 513 SOUTHFIELD MI 48037	BY MAIL ONLY	103027XXX	\$ 8,415.00	Friday, June 4, 2021	\$ 8,415.00	
6//2025	6/12/2025	EXPERIAN060125-100	ONE UNITED BANK	3683 CRENSHAW BLVD LOS ANGELES, CA 90	8776638648	450459XXXX	\$ 400.00	Tuesday, December 29, 2020	\$ 442.00	
6//2025	6/12/2025	EXPERIAN060125-100	TMOBILE	500 VIRGINIA DR STE 514 FORT WASHINGTO	8778657685	398995XX	\$ 1,229.00	Friday, September 20, 2024	\$ 1,229.00	
DISMISSED AND										
6//2025	6/12/2025	EXPERIAN060125-100	Chap 13	US BKPT CT GA ATLANTA		2252601PB	ERADICATED	Monday, April 4, 2022		
6/1/2025	6/12/2025	NAVYFCU060125-101	NAVY FEDERAL CREDIT UNION	PO BOX 3000 MERRIFIELD VA 22119	8888426328	43001813	\$ 19,999.00	Monday, May 19, 2025	\$ 20,195.61	
DEBT FOR REDLINED JURISDICTION										
5/8/2025	5/19/2025	USTREAS060125-102	US TREASURY	1500 PENNSYLVANIA AVE NW WASHINGTON DC 20220		NATIONAL C	\$ 36,213,141,126,266.00	Thursday, May 29, 2025	\$500 QUADRILLION WITH 5C SEE UCC REFERENCE ATTAC	
5/8/2025	5/19/2025	STUDENTLOAN060125-103	STUDENT LOAN	US DEPT OF EDUCATION PO BOX 5609 GREENVILLE TX 75408-560		NATIONAL	PENDING ACCOUNT DETAIL UPON SETTLEMENT			
5/8/2025	5/19/2025	CITYHALLRELIEF060125-104	CITY HALL BUDGET MATCH	PO BOX 790336 ST LOUIS MO 63179-0336 DEPARTMENT OF FINANCE OFFICE OF BUDG SAGABRIEL@ATLANTA.GOV	4048658474	NATIONAL	PENDING ACCOUNT DETAIL UPON SETTLEMENT			
5/8/2025	05/19/2025	UTILITYJUERELIEF-105	GEORGIA PUBLIC SERVICE	244 WASHIGTON STREET SW ATLANTA GA 30 GAPSC@PSC.GA.GOV	4046564501	NATIONAL	PENDING ACCOUNT DETAIL UPON SETTLEMENT			

AS OF JUNE 1, 2025